

Fill in this information to identify your case and this filing:

Debtor 1 Raymond O Armstrong  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:16-bk-409

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Address: 1355 Mainsville Rd

Shippensburg, PA 17257

Property value per appraisal = \$150,000 less 10% sales cost=  
\$135,000

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$135,000.00

Current value of the portion you own?

\$135,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$135,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information: \_\_\_\_\_

**2008 Chevrolet Silverado 3500**  
**Mileage: 59,000**

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the  
 entire property?**

**\$26,452.00**

**Current value of the  
 portion you own?**

**\$26,452.00**

3.2 Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_  
 Other information: \_\_\_\_\_

**2005 Chevrolet Monte Carlo**  
**Mileage: 9,000**

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D:*  
*Creditors Who Have Claims Secured by Property.*

**Current value of the  
 entire property?**

**\$9,714.00**

**Current value of the  
 portion you own?**

**\$4,857.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

☒ No☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages  
 you have attached for Part 2. Write that number here.....=>**

**\$31,309.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the  
 portion you own?**

Do not deduct secured  
 claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

☐ No☒ Yes. Describe.....

**Household Items**  
**King Bed \$50,**  
**TV \$25,**  
**Dresser \$15,**  
**Lamp \$10,**  
**Recliner \$25**

**\$125.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices  
 including cell phones, cameras, media players, games*

☒ No☐ Yes. Describe.....**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other  
 collections, memorabilia, collectibles*

☒ No

☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Normal and Customary****\$0.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☒ No☐ Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☐ No☒ Yes. Give specific information.....**Jewelry  
Gold necklace  
Watch****\$50.00****15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....****\$175.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

**Checking Account #8209  
Middletown Valley Bank  
24 W. Main St.  
PO Box 75  
Middletown, MD 21769**

17.1.

**\$249.45**

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$249.45****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership☒ No☐ Yes. Give specific information.....

Debtor 1 Armstrong, Raymond O

Case number (if known) 1:16-bk-409

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$0.00

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<u>\$135,000.00</u>
56. Part 2: Total vehicles, line 5	<u>\$31,309.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$175.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$249.45</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$31,733.45</u>	Copy personal property total <u>\$31,733.45</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<u>\$166,733.45</u>

**APPRAISAL OF**



**LOCATED AT:**

1355 Mainsville Rd  
Shippensburg, Pa 17257

**CLIENT:**

Raymond Armstrong & Mary Smith  
1355 Mainsville Rd  
Shippensburg, PA 17257

**AS OF:**

February 26, 2015

**BY:**

Duane E. Wible  
Pennsylvania State Certified Lic #RL139766

Raymond Armstrong & Mary Smith

Raymond Armstrong & Mary Smith  
1355 Mainsville Rd  
Shippensburg, PA 17257

File Number: 1355 Mainsville Rd

In accordance with your request, I have appraised the real property at:

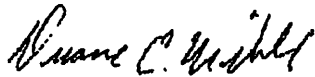
1355 Mainsville Rd  
Shippensburg, Pa 17257

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.  
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of February 26, 2015 is:

\$150,000  
One Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,  
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.



Duane E. Wible  
Pennsylvania State Certified Lic #RL139766



# Summary Residential Appraisal Report

File No. 1355 Mainsville Rd

The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.

**PURPOSE**  
 Client Name/Intended User Raymond Armstrong & Mary Smith E-mail n/a  
 Client Address 1355 Mainsville Rd City Shippensburg State PA Zip 17257  
 Additional Intended User(s) Attorney Lloyd Reichard

**SUBJECT**  
 Intended Use Bankruptcy Proceedings  
 Property Address 1355 Mainsville Rd City Shippensburg State Pa Zip 17257  
 Owner of Public Record Armstrong, Raymond County Franklin  
 Legal Description Franklin County deed book Vol. 2579 Page 365  
 Assessor's Parcel # 21-N-17-74 Tax Year 2014 R.E. Taxes \$ 2,513.00  
 Neighborhood Name Southampton Township Map Reference 21-N-17-74 Census Tract  
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)  
 My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.  
 Prior Sale/Transfer: Date n/a Price n/a Source(s) publicrecords;assessment  
 Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) No prior sale/transfer of the subject within the past three years prior to the effective date of this appraisal. No prior sale/transfer of the sales comparables within the past year prior to the date of sale of the comparable sale.

**SALES HISTORY**  
 Offerings, options and contracts as of the effective date of the appraisal n/a

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	45 %
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	2 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	30 Low	1	Multi-Family	3 %
Neighborhood Boundaries <u>To include Franklin County. Area is mixed residential/commercial/agricult</u>				345 High	200	Commercial	5 %
ural. Subject conforms.				145 Pred.	20	Other vacant	45 %

Neighborhood Description No adverse conditions were noted in subject's market area affecting marketability of subject property. The subject has average market appeal and is located within reasonable access to services. Subject conforms to other homes in area.

Market Conditions (including support for the above conclusions) Supply and demand are in balance. Growth is steady. Mortgage rates vary from 4%-6% fixed and variable. No other adverse market conditions were noted affecting future marketability of subject.

**SITE**  
 Dimensions 100' x 150' Area 15000 Sq.Ft. Shape rectangular View residential  
 Specific Zoning Classification R Zoning Description residential  
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)  
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street asphalt	<input checked="" type="checkbox"/>	
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley none		

Site Comments No adverse easements or encroachments were noted at the time of inspection.

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space		Foundation Walls	conc block avg	Floors	ww/vinyl avg
# of Stories	2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	vinyl siding avg	Walls	drywall avg
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area	0 sq. ft.	Roof Surface	asph shingle avg	Trim/Finish	ranch wd avg
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	aluminum avg	Bath Floor	vinyl avg
Design (Style)	cape cod	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	dbl hung avg	Bath Wainscot	drywall avg
Year Built	1993			Storm Sash/Insulated	thermal/yes avg	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs)	15			Screens	yes avg	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) #0	Driveway Surface	asphalt
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel gas	Fireplace(s) #	0	<input checked="" type="checkbox"/> Garage	# of Cars 2
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	Patio/Deck	none	<input checked="" type="checkbox"/> Porch front	# of Cars 0
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	Pool	none	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains:		Rooms	Bedrooms	Bath(s)	1,822	Square Feet of Gross Living Area Above Grade	
Additional Features <u>whole house fan, ceiling fans, security system, stainless steel appliances</u>							

Comments on the Improvements Physical depreciation consists of normal wear & tear. Functional adequacy of the property is in line with other properties in the general vicinity. No external depreciation was noted. Overall subject is in average condition and has been maintained. Most recent improvements were done after purchase in 2004 such as new furnace, added a full bath and asphalt driveway.

# Summary Residential Appraisal Report

File No. 1355 Mainsville Rd

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
1355 Mainsville Rd	527 Nicklas Dr	14115 Paxton Run Rd	365 Bradley Ln	
Address Shippensburg, PA 17257	Fayetteville, PA 17222	Shippensburg, PA 17257	Shippensburg, PA 17257	
Proximity to Subject	9.48 miles SE	5.04 miles NW	2.05 miles SE	
Sale Price	\$ 167,500	\$ 143,500	\$ 185,000	
Sale Price/Gross Liv. Area	\$ 77.55 sq. ft.	\$ 78.33 sq. ft.	\$ 92.32 sq. ft.	
Data Source(s)	public records/MLS service	public records/MLS service	public records/MLS service	
Verification Source(s)	exterior inspection	exterior inspection	exterior inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sale or Financing	other; unknown	conventional	cash	
Concessions	subsidy:6000	subsidy:4305	none	
Date of Sale/Time	06/20/2014	12/12/2014	07/30/2014	
Location	Rural	rural	rural	
Leasehold/Fee Simple	Fee Simple	fee simple	fee simple	
Site	.34 acre	.44 acre	.30 acre	
View	residential	residential	residential	
Design (Style)	cape cod	colonial	colonial	
Quality of Construction	vinyl sid	vinyl sid	vinyl sid/brick	-5,000
Actual Age	22	22	16	-5,000
Condition	average	average	average	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	
Room Count	9 4 2	8 3 3	8 4 2.1	-3,000
Gross Living Area 20.00	1,822 sq. ft.	2,160 sq. ft.	2,004 sq. ft.	-3,600
Basement & Finished	crawl space	full unfinished	full unfinished	-5,000
Rooms Below Grade	none	none	none	
Functional Utility	functional	functional	functional	
Heating/Cooling	central h & a/c	elec bb n/c	oil hwbb n/c	central h & a/c
Energy Efficient Items	none	none	none	
Garage/Carport	2 Car Attached	2 Car Attached	2 Car Attached	
Porch/Patio/Deck	porch	deck	porch/deck	-3,000
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 8,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 5,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 24,600	
Adjusted Sale Price	Net Adj. -5.3%	Net Adj. -3.8%	Net Adj. -13.3%	
of Comparables	Gross Adj. 23.2% \$ 158,700	Gross Adj. 10.8% \$ 138,000	Gross Adj. 13.3% \$ 160,400	
<b>Summary of Sales Comparison Approach</b> A detailed search was conducted to locate the most similar sales based on location, style, GLA, amenities and market appeal. Sales used in this report represent the best, most recent, and most similar sales available in the market area. The number of sales comparisons is limited in the market area and may exceed lender guidelines for distance from the subject, time from the date of sale of the comparable to date of valuation and or net/gross adjustments. This is typical for the area and does not affect the marketability of the subject. Sale comparable one was given most weight. It was most similar in construction style and quality, same age as subject, similar room count and GLA with less amenities. No similar cape cod sale comparables were found in the Shippensburg area. Therefore search area was expanded. Construction style als expanded to include colonial homes.				
<b>COST APPROACH TO VALUE</b> Site Value Comments Site value is based on recent sales of similar properties in the subject market area.				
<b>ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW</b> OPINION OF SITE VALUE ..... = \$ 35,000 Source of cost data Marshall & Swift Dwelling 1,822 Sq. Ft. @ \$ 85.00 ..... = \$ 154,870 Quality rating from cost service average Effective date of cost data 01/2015 Sq. Ft. @ \$ ..... = \$ ..... Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value is based on analysis of recent land sales in the subject's market area. Cost figures were derived from Marshall & Swift valuation Service and adjusted for local costs. Physical depreciation is based on the Age/Life method. Garage/Carport 528 Sq. Ft. @ \$ 23.00 ..... = \$ 12,144 Total Estimate of Cost-New ..... = \$ 167,014 Less 50 Physical Functional External Depreciation \$50,104 ..... = \$ ( 50,104) Depreciated Cost of Improvements ..... = \$ 116,910 *As-is* Value of Site Improvements ..... = \$ 2,500 INDICATED VALUE BY COST APPROACH ..... = \$ 154,400				
<b>INCOME APPROACH TO VALUE</b> Estimated Monthly Market Rent \$ n/a X Gross Rent Multiplier n/a = \$ 0 Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) subject not income producing				
<b>Methods and techniques employed:</b> <input type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach <input type="checkbox"/> Other: Discussion of methods and techniques employed, including reason for excluding an approach to value: The sales comparison approach is the most reliable indicator to value. The income approach has not been used as homes in the subject are owner occupied. The cost approach supports the sales comparison approach.				
<b>Reconciliation comments:</b> Sales comparison approach was given most weight as it is the most reliable indictor of value. Sale comparison approach based on current market activity in a market area. Cost approach most accurate for new construction and homes less than two years old.				
<b>Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of 02/26/2015, which is the effective date of this appraisal, is:</b> <input checked="" type="checkbox"/> Single point \$ 150,000 <input type="checkbox"/> Range \$ ..... to \$ ..... <input type="checkbox"/> Greater than \$ ..... <input type="checkbox"/> Less than \$ ..... This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:				



**Scope of Work, Assumptions and Limiting Conditions**

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
11. The ACI General Purpose Appraisal Report (GPARTM) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

**Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions**

The Intended User of this appraisal report is the client. The Intended Use is to evaluate the property that is the subject of this appraisal for market value. No additional Intended Users are identified by the appraiser.

**Appraiser's Certification**

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:

**Additional Certifications:**

none

Definition of Value: ☒ Market Value ☐ Other Value: \_\_\_\_\_

Source of Definition: Fundamentals of Real Estate Appraisal

Market Value- The most probable price real estate should bring in a sale occurring under normal market conditions.

**ADDRESS OF THE PROPERTY APPRAISED:**

1355 Mainsville Rd

Shippensburg, Pa 17257

EFFECTIVE DATE OF THE APPRAISAL: 02/26/2015

APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 150,000

**APPRAISER**

Signature: Duane E. Wible

Name: Duane E. Wible

State Certification # RL139766

or License # \_\_\_\_\_

or Other (describe): \_\_\_\_\_ State #: \_\_\_\_\_

State: PA

Expiration Date of Certification or License: 08/30/2015

Date of Signature and Report: 03/02/2015

Date of Property Viewing: 02/26/2015

Degree of property viewing:

☒ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

**SUPERVISORY APPRAISER**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

State Certification # \_\_\_\_\_

or License # \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Date of Signature: \_\_\_\_\_

Date of Property Viewing: \_\_\_\_\_

Degree of property viewing:

☐ Interior and Exterior ☐ Exterior Only ☐ Did not personally view



**SUBJECT PROPERTY PHOTO ADDENDUM**

Client: Raymond Armstrong & Mary Smith  
Property Address: 1355 Mainsville Rd  
City: Shippensburg

File No.: 1355 Mainsville Rd  
Case No.:  
State: Pa Zip: 17257

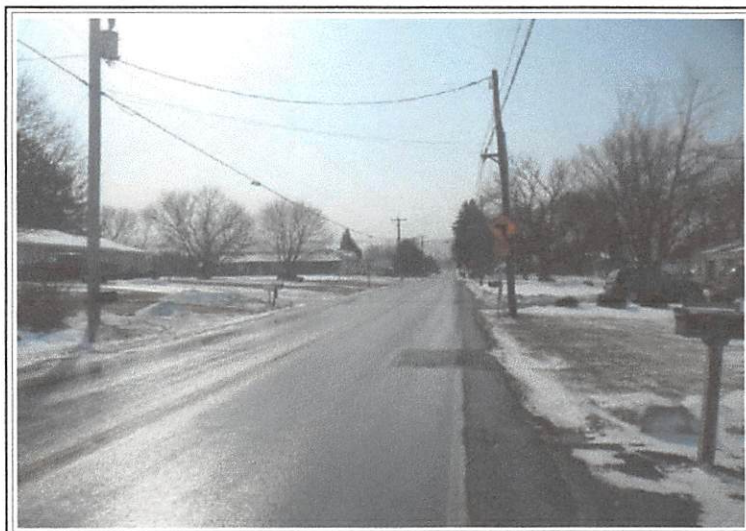


**FRONT VIEW OF  
SUBJECT PROPERTY**

Appraised Date: February 26, 2015  
Appraised Value: \$ 150,000



**REAR VIEW OF  
SUBJECT PROPERTY**



**STREET SCENE**

**COMPARABLE PROPERTY PHOTO ADDENDUM**

Client: Raymond Armstrong & Mary Smith  
Property Address: 1355 Mainsville Rd  
City: Shippensburg

File No.: 1355 Mainsville Rd  
Case No.:  
State: Pa Zip: 17257

**COMPARABLE SALE #1**

527 Nicklas Dr  
Fayetteville, PA 17222  
Sale Date: 06/20/2014  
Sale Price: \$ 167,500

**COMPARABLE SALE #2**

14115 Paxton Run Rd  
Shippensburg, PA 17257  
Sale Date: 12/12/2014  
Sale Price: \$ 143,500

**COMPARABLE SALE #3**

365 Bradley Ln  
Shippensburg, PA 17257  
Sale Date: 07/30/2014  
Sale Price: \$ 185,000



Client: Raymond Armstrong & Mary Smith  
Property Address: 1355 Mainsville Rd  
City: Shippensburg

File No.: 1355 Mainsville Rd  
Case No.:  
State: Pa Zip: 17257



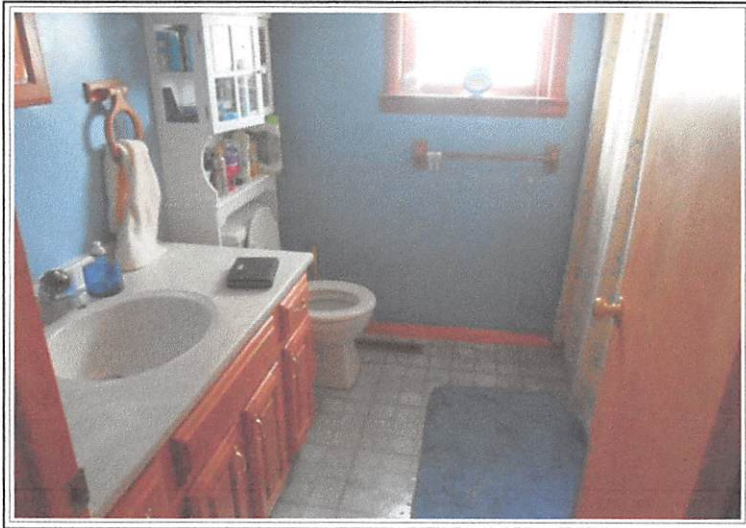
Kitchen



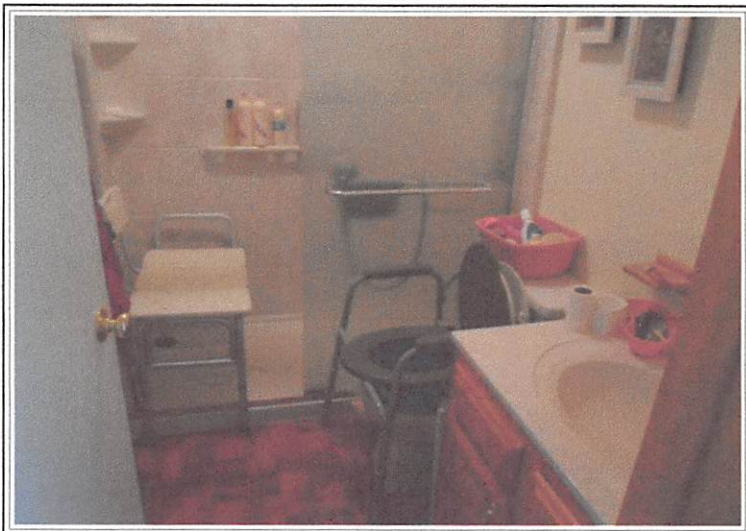
Living Room



Dining Room



Bathroom



Bathroom



Bedroom



Client: Raymond Armstrong & Mary Smith  
Property Address: 1355 Mainsville Rd  
City: Shippensburg

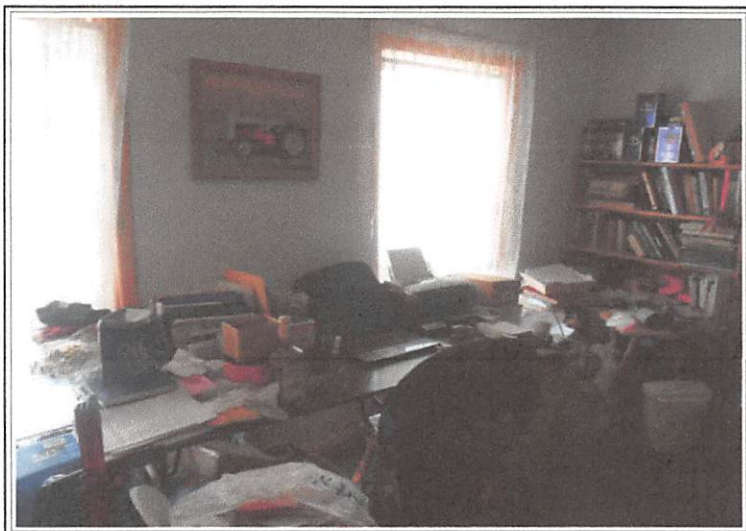
File No.: 1355 Mainsville Rd  
Case No.:  
State: Pa Zip: 17257



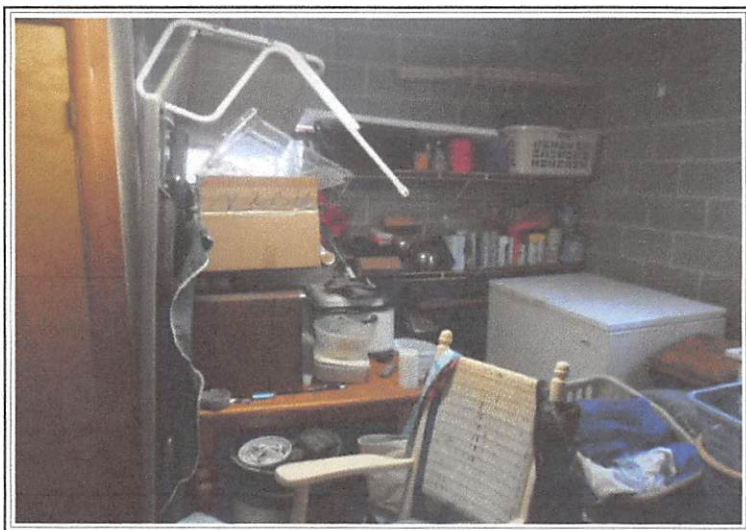
Bedroom



Bedroom



Bedroom



Laundry Room



Front/Left Side

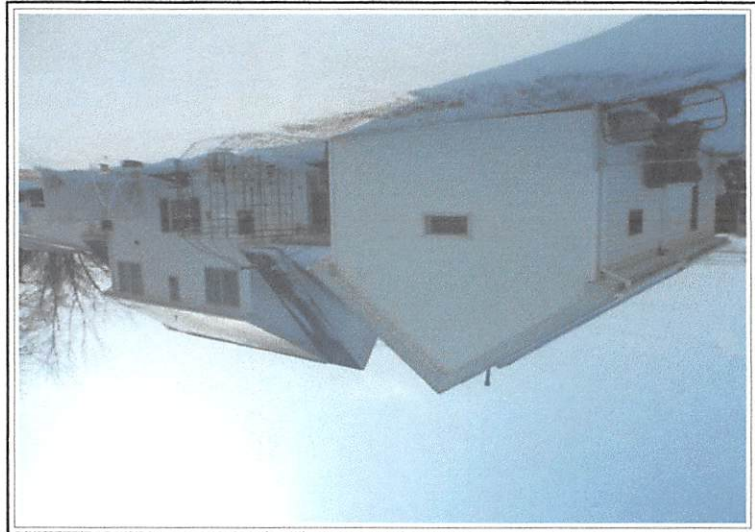


Front/Right Side

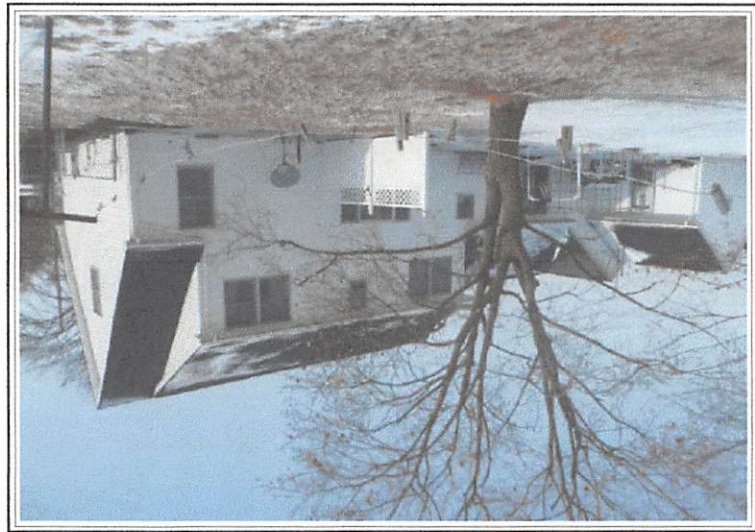




Street scene opposite direction



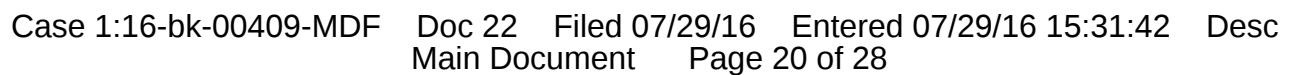
Rear/Right Side



Rear/Left Side

Client: Raymond Armstrong & Mary Smith	State: Pa
Property Address: 1355 Mainville Rd	Zip: 17257
File No.: 1355 Mainville Rd	Case No.:

Client: Raymond Armstrong & Mary Smith	File No.: 1355 Mainsville Rd
Property Address: 1355 Mainsville Rd	Case No.:
City: Shippensburg	State: Pa Zip: 17257





# LOCATION MAP

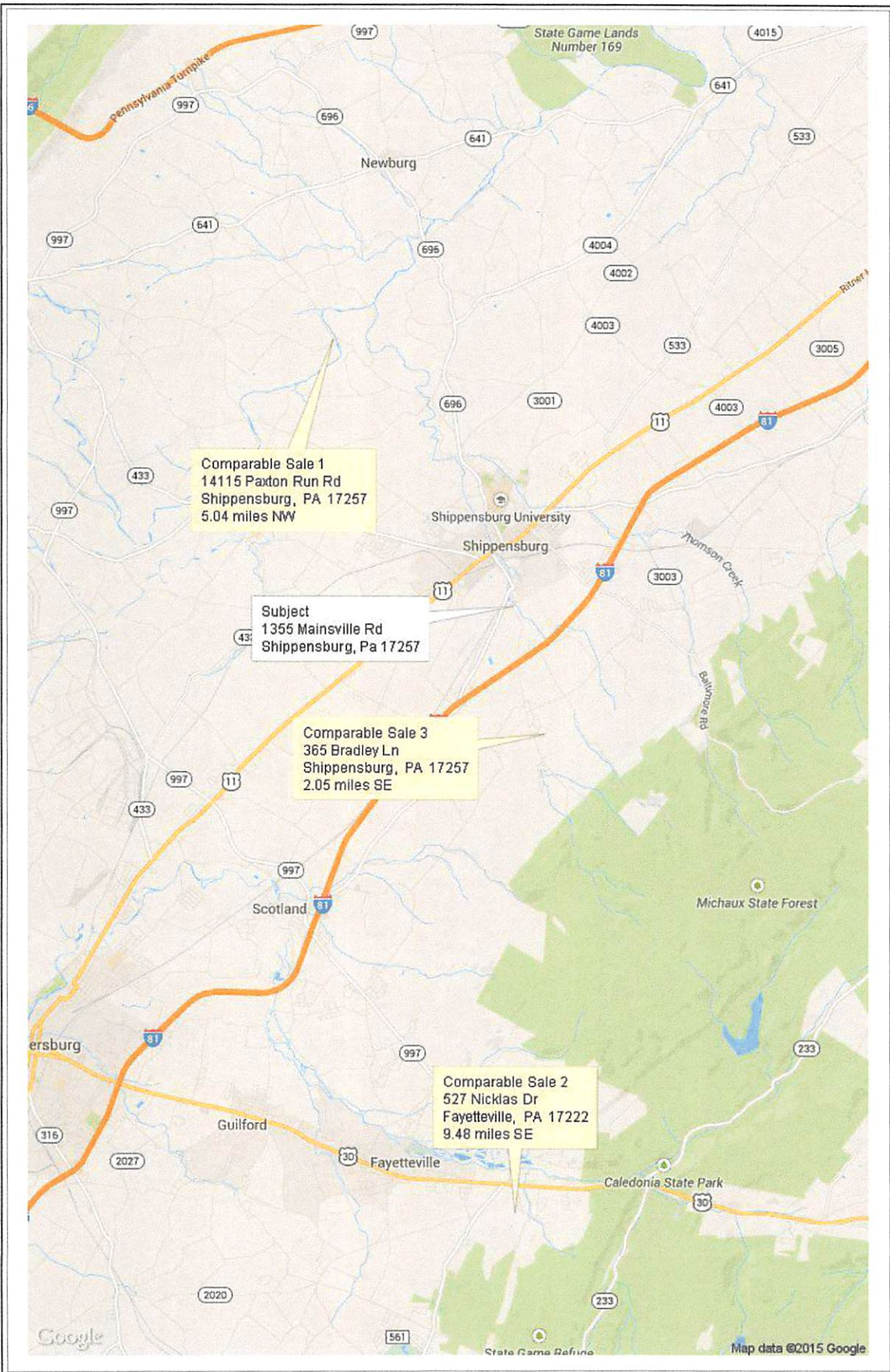
Client: Raymond Armstrong & Mary Smith  
 Property Address: 1355 Mainsville Rd  
 City: Shippensburg

File No.: 1355 Mainsville Rd

Case No.:

State: Pa

Zip: 17257






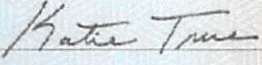
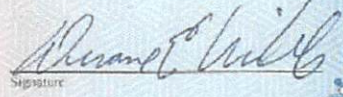
Client: Raymond Armstrong & Mary Smith  
Property Address: 1355 Mainsville Rd  
City: Shippensburg

File No.: 1355 Mainsville Rd

Case No.:

State: Pa

Zip: 17257

Commonwealth of Pennsylvania Department of State Bureau of Professional and Occupational Affairs PO Box 2649 Harrisburg PA 17105-2649		
Certificate Type Certified Residential Appraiser		Certificate Status Active
DUANE E WIBLE 9768 HADES CHURCH RD Greencastle PA 17225-9532	Certificate Number RL139766	Initial Certification Date 07/02/2009
		Expiration Date 06/30/2015
 Commissioner of Professional and Occupational Affairs	 Signature	

ALTERATION OF THIS DOCUMENT IS A CRIMINAL OFFENSE UNDER 18 P.S. § 4911

## \*\*\*\*\* INVOICE \*\*\*\*\*

File Number: 1355 Mainsville Rd

02/26/2015

Raymond Armstrong & Mary Smith  
1355 Mainsville Rd  
Shippensburg, PA 17257  
Attorney Lloyd Reichard

Invoice # :  
Order Date :  
Reference/Case # :  
PO Number :

1355 Mainsville Rd  
Shippensburg, Pa 17257

gPAR1004 Appraisal Report	\$	250.00
paid on 02/26/2015 check #3050	\$	
		-----
Invoice Total	\$	250.00
State Sales Tax @	\$	0.00
Deposit	(\$	250.00 )
Deposit	(\$	----- )
Amount Due	\$	0.00

Terms:

Please Make Check Payable To:

Lehman Appraisal Group  
9768 Hades Church Rd  
Greencastle, PA 17225

Fed. I.D. #: 25-1782587

8+1

ZIP CODE: 17257 | Sign in (or Sign up)

[Home](#)[Car Values](#)[Cars for Sale](#)[Car Reviews](#)[Awards & Top 10s](#)[Research Tools](#)

Advertisement

[Why ads?](#)

Popular at KBB.com

15 Best Family Cars of 2015

[Home](#) > [Car Values](#) > [Chevrolet](#) > [Silverado 3500 HD Extended Cab](#) > [2008](#) > [Style](#) > [Options](#) > [Work Truck Pickup 4D 8 ft](#)

[Chevrolet](#)  [Silverado 3500 HD E](#)  [2008](#)  [Go](#)

## Your Blue Book® Value

[Show Used Car Prices](#) | [Price Your Next Car](#)


### 2008 Chevrolet Silverado 3500 HD Extended Cab

Style: 
[Edit options](#) | [Check specs](#)Mileage:  [Change](#)Like [Trade In to a Dealer](#)[Get an Instant Cash Offer](#)[Sell to a Private Party](#)[Print report](#)

Excellent Condition

Private Party Values valid for your area through 3/5/2015  
[Track this car's values](#)



For KBB.com Shoppers Only

Get \$500 back on a new 2015 Nissan Rogue

[Offer details](#)

Limited-time offer from Nissan.

### Price a New Car

Then browse reviews, photos, specs and more.

[See what you should pay](#)

### Sell Your Current Car

Reach millions of buyers on KBB.com and AutoTrader.com

[Place an ad](#)

### Tell Us About This Car

Owners like you rated the 2008 Silverado 3500 HD Extended Cab 8.6 out of 10.

[Write your own review](#)

### Next Steps to Selling Your Car

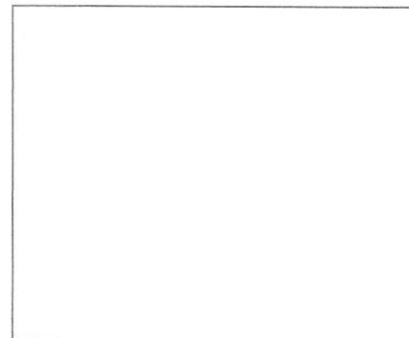
Powered by

**Auto**  
BEST BUYS  
for 2015

Get an Instant Cash Offer

[Learn more](#)[Start your offer](#)[Recently Viewed Cars](#)[My Saved Cars](#)[Save car](#)

Advertisement

[Why ads?](#)

Advertisement

[Why ads?](#)





Kelley Blue Book The Trusted Resource®

*Washing*



Advertisement

Why ads?

## 2005 Chevrolet Monte Carlo Pricing Report

Sell To Private Party



Style: SS Coupe 2D  
Mileage: 9,000



### Vehicle Highlights

Fuel Economy:  
City 17/Hwy 26/Comb 20 MPG

Max Seating: 5

Doors: 2

Engine: V6, Supercharged, 3.8L

Drivetrain: FWD

Transmission: Automatic

EPA Class: Midsize Cars

Body Style: Coupe

Country of Origin: United States

Country of Assembly: Canada

Private Party Values valid for your area through 3/5/2015

### Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

#### Engine

V6, Supercharged, 3.8L

#### Transmission

Automatic

#### Drivetrain

FWD

#### Accessory Packages

✓ Tony Stewart Series

#### Braking and Traction

ABS (4-Wheel)

#### Comfort and Convenience

Air Conditioning

Power Windows

Power Door Locks

Cruise Control

#### Steering

Power Steering

Tilt Wheel

#### Entertainment and Instrumentation

AM/FM Stereo

Cassette

CD (Single Disc)

OnStar

#### Safety and Security

Dual Air Bags

#### Seats

✓ Power Seat

#### Roof and Glass

✓ Sun Roof (Flip-Up)

#### Exterior

Rear Spoiler

#### Wheels and Tires

Alloy Wheels

### Glossary of Terms

**Kelley Blue Book® Trade-in Value** - This is the amount you can expect to receive when you trade in your car to a dealer. This value is determined based on the style, condition, mileage and options indicated.

#### Tip:

It's crucial to know your car's true condition when you sell it, so that you can price it appropriately. Consider having

**Fill in this information to identify your case:**

Debtor 1	<b>Raymond O Armstrong</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF PENNSYLVANIA		
Case number (if known)	1:16-bk-409		

☒ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Line from <i>Schedule A/B</i> : 1.1		<input checked="" type="checkbox"/> \$8,868.44 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(1)
2008 Chevrolet Silverado 3500 Mileage: 59,000 Line from <i>Schedule A/B</i> : 3.1	\$26,452.00	<input checked="" type="checkbox"/> \$6,993.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
2008 Chevrolet Silverado 3500 Mileage: 59,000 Line from <i>Schedule A/B</i> : 3.1	\$26,452.00	<input checked="" type="checkbox"/> \$3,775.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(2)
2008 Chevrolet Silverado 3500 Mileage: 59,000 Line from <i>Schedule A/B</i> : 3.1	\$26,452.00	<input checked="" type="checkbox"/> \$1,000.55 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)
2005 Chevrolet Monte Carlo Mileage: 9,000 Line from <i>Schedule A/B</i> : 3.2	\$4,857.00	<input checked="" type="checkbox"/> \$4,857.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC § 522(d)(5)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Household Items</b> <b>King Bed \$50,</b> <b>TV \$25,</b> <b>Dresser \$15,</b> <b>Lamp \$10,</b> <b>Recliner \$25</b> Line from Schedule A/B: <b>6.1</b>	<u><b>\$125.00</b></u>	<input checked="" type="checkbox"/> <b>\$125.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 USC § 522(d)(3)</b>
<b>Normal and Customary</b> Line from Schedule A/B: <b>11.1</b>	<u><b>\$0.00</b></u>	<input checked="" type="checkbox"/> <b>\$50.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 USC § 522(d)(3)</b>
<b>Jewelry</b> <b>Gold necklace</b> <b>Watch</b> Line from Schedule A/B: <b>14.1</b>	<u><b>\$50.00</b></u>	<input checked="" type="checkbox"/> <b>\$50.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 USC § 522(d)(4)</b>
<b>Checking Account #8209</b> <b>Middletown Valley Bank</b> <b>24 W. Main St.</b> <b>PO Box 75</b> <b>Middletown, MD 21769</b> Line from Schedule A/B: <b>17.1</b>	<u><b>\$249.45</b></u>	<input checked="" type="checkbox"/> <b>\$249.45</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 USC § 522(d)(5)</b>

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

**Fill in this information to identify your case:**

Debtor 1 Raymond O Armstrong  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:16-bk-409  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Raymond O Armstrong

**Raymond O Armstrong**

Signature of Debtor 1

Date July 29, 2016

X \_\_\_\_\_

Signature of Debtor 2

Date \_\_\_\_\_